

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: | Elaine Scott MASON | Confirmation No.: | 3006 |
| Application No.: | 09/805,632 | Examiner: | Borlinghaus, Jason M |
| Filed: | March 14, 2001 | Group Art Unit: | 3693 |
| Attorney Docket No.: | COS99039 | | |

For: EARLY-PAYMENT DISCOUNT FOR E-BILLING SYSTEM

Commissioner for Patents
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. § 1.116

Dear Sir:

In response to the Final Office Action dated March 17, 2010, please amend this application as follows.

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| AMENDMENT AND PRESENTATION OF CLAIMS | 2 |
| REMARKS | 12 |